

WHAT IS CLAIMED IS:

1. A method of obtaining a credit card driver's license, comprising:  
receiving a request from an applicant to obtain a credit card driver's license;  
receiving credit information from the applicant;  
transferring the credit information to a credit card issuer;  
receiving an approval response indicating the applicant's ability to obtain a line of credit from the credit card issuer; and

creating a credit card driver's license product for the applicant based on the approval response, wherein the credit card driver's license product may be used as a license for operating a motor vehicle and as a credit card to purchase goods and services.

2. The method of claim 1, further comprising:  
charging fees to a line of credit associated with the applicant's credit card driver's license, wherein the fees are associated with processing fees for obtaining a driver's license.

3. The method of claim 1, further comprising:  
using the credit card driver's license product by the applicant to pay for goods and services at merchant sites that accept credit cards issued by the credit card issuer.

4. A method for obtaining a credit card driver's license, comprising:  
receiving a request from an applicant to obtain a driver's license credit card product at a local driver's license issuing ("DMV") site;  
forwarding the request to a central DMV site;

determining whether the central DMV site is capable of processing the request;  
transmitting the request to a credit card issuer if the central DMV site is not  
capable of processing the request;

transmitting a response from the central DMV site to the local DMV site if the  
central DMV site is capable of processing the request, wherein the response includes information  
indicating whether or not the applicant is approved to obtain a line of credit from the credit card  
issuer; and

creating, at the local DMV site, a credit card driver's license product for the  
applicant based on the response received from the central DMV site, wherein the credit card  
driver's license product may be used as a license for operating a motor vehicle and as a credit  
card to purchase goods and services.

5. The method of claim 4, wherein forwarding the request to a central DMV  
site includes:

determining whether the local DMV site is capable of processing the request; and  
forwarding the request to a central DMV site based on the determination that the  
local DMV site is not capable of processing the request.

6. The method of claim 5, wherein determining whether the local DMV site  
is capable of processing the request includes:

checking a local DMV database to determine whether the applicant is approved  
for a credit line associated with the credit card issuer.

7. The method of claim 4, wherein determining whether the central DMV site is capable of processing the request includes:

checking a central DMV database to determine whether the applicant is approved for a credit line associated with the credit card issuer.

8. The method of claim 4, further comprising:

charging fees to a line of credit associated with the applicant's credit card driver's license product, wherein the fees are associated with processing fees for obtaining a driver's license.

9. The method of claim 4, further comprising:

using the credit card driver's license product by the applicant to pay for goods and services at merchant sites that accept credit cards issued by the credit card issuer.

10. The method of claim 4, wherein the response further includes information indicating that a credit line associated with the driver's license credit card product is activated, the method further comprising:

notifying the applicant that the credit line is activated.

11. A method of processing requests for a driver's license credit card that functions as a license to operate a motor vehicle and a credit card, including:

receiving a credit validation request associated with an applicant applying for a credit card driver's license at a driver's license issuing ("DMV") site;

determining whether the applicant is approved for a line of credit with a credit card issuer based on information included within the credit validation request;

generating a credit validation response, wherein the credit validation response includes information indicating whether or not the applicant was approved for a line of credit with the credit card issuer; and

sending the credit validation response to the DMV site.

12. The method of claim 11, wherein generating the credit validation response includes:

determining that the applicant is approved for a line of credit with the credit card issuer;

generating credit information associated with the line of credit, wherein the credit information includes at least one of a credit limit, an account number associated with the line of credit, interest rate information associated with the line of credit, terms and conditions associated with the line of credit; and

including the credit information in the credit validation response.

13. The method of claim 11, wherein generating the credit validation response includes:

determining that the applicant is not approved for a line of credit associated with the credit card issuer; and

including in the credit validation response an indication that the applicant is not approved to obtain a line of credit from the credit card issuer.

14. A system for processing requests for a driver's license credit card product, comprising:

one or more local driver's license issuing ("DMV") sites, each for receiving credit validation requests from one or more applicants applying for driver's license credit card products, sending the requests to a central DMV site, receiving credit validation responses from the central DMV site and for generating driver's license credit card products based on the credit validation responses, wherein the credit card driver's license product may be used as a license for operating a motor vehicle and as a credit card to purchase goods and services;

wherein the central DMV site receives the credit validation requests from the one or more local DMV sites, sends the credit validation requests to one or more credit card issuers, receives credit validation responses associated with the credit validation requests from the one or more credit card issuers, and sends the credit validation responses to the one or more local DMV sites; and

one or more credit card issuers for receiving credit validation requests from the central DMV site, determining whether each applicant associated with each credit validation request is eligible to obtain a line of credit from a respective credit card issuer, generating credit validation responses based on the determination and sending the credit validation responses to the central DMV site,

wherein the credit validation responses include a credit validation response that corresponds to each credit validation request that is associated with each applicant, and each credit validation response includes information indicating whether or not a respective applicant has been approved for a line of credit from the respective credit card issuer.

15. The system of claim 14, wherein the central DMV site is configured to process the credit validation requests received from the one or more local DMV sites by checking a central DMV database to determine whether each applicant associated with each credit validation request has been pre-approved to obtain a line of credit from the one or more credit card issuers.

16. The system of claim 14, wherein each one of the one or more local DMV sites are configured to charge fees to a line of credit associated with each applicant's credit card driver's license that obtained the credit card driver's license at a respective local DMV site, wherein the fees are associated with processing fees for obtaining a driver's license.

17. The system of claim 14, wherein the credit card driver's license product obtained by each applicant may be used to pay for goods and services at merchant sites that accept credit cards issued by the one or more credit card issuers.

18. A system for obtaining a credit card driver's license, comprising:  
means for receiving a request from an applicant to obtain a credit card driver's license;

means for receiving credit information from the applicant;

means for transferring the credit information to a credit card issuer;

means for receiving an approval response indicating the applicant's ability to obtain a line of credit from the credit card issuer; and

means for creating a credit card driver's license product for the applicant based on the approval response, wherein the credit card driver's license product may be used as a license for operating a motor vehicle and as a credit card to purchase goods and services.

19. The system of claim 18, further comprising:

means for charging fees to a line of credit associated with the applicant's credit card driver's license, wherein the fees are associated with processing fees for obtaining a driver's license.

20. The system of claim 18, wherein the credit card driver's license product may be used by the applicant to pay for goods and services at merchant sites that accept credit cards issued by the credit card issuer.

21. A system for obtaining a credit card driver's license, comprising:

means for receiving a request from an applicant to obtain a driver's license credit card product at a local driver's license issuing ("DMV") site;

means for forwarding the request to a central DMV site;

means for determining whether the central DMV site is capable of processing the request;

means for transmitting the request to a credit card issuer if the central DMV site is not capable of processing the request;

means for transmitting a response from the central DMV site to the local DMV site if the central DMV site is capable of processing the request, wherein the response includes

information indicating whether or not the applicant is approved to obtain a line of credit from the credit card issuer; and

means for creating, at the local DMV site, a credit card driver's license product for the applicant based on the response received from the central DMV site, wherein the credit card driver's license product may be used as a license for operating a motor vehicle and as a credit card to purchase goods and services.

22. The system of claim 21, wherein the means for forwarding the request to a central DMV site includes:

means for determining whether the local DMV site is capable of processing the request; and

means for forwarding the request to a central DMV site based on the determination that the local DMV site is not capable of processing the request.

23. The system of claim 21, wherein the means for determining whether the local DMV site is capable of processing the request includes:

means for checking a local DMV database to determine whether the applicant is approved for a credit line associated with the credit card issuer.

24. The system of claim 21, wherein the means for determining whether the central DMV site is capable of processing the request includes:

means for checking a central DMV database to determine whether the applicant is approved for a credit line associated with the credit card issuer.



25. The system of claim 21, further comprising:

means for charging fees to a line of credit associated with the applicant's credit card driver's license product, wherein the fees are associated with processing fees for obtaining a driver's license.

26. The system of claim 21, wherein the response further includes information

indicating that a credit line associated with the driver's license credit card product is activated, the system further comprising:

means for notifying the applicant that the credit line is activated.

27. A system for processing requests for a driver's license credit card that

functions as a license to operate a motor vehicle and a credit card, including:

means for receiving a credit validation request associated with an applicant applying for a credit card driver's license at a driver's license issuing ("DMV") site;

means for determining whether the applicant is approved for a line of credit with a credit card issuer based on information included within the credit validation request;

means for generating a credit validation response, wherein the credit validation response includes information indicating whether or not the applicant was approved for a line of credit with the credit card issuer; and

means for sending the credit validation response to the DMV site.

28. The system of claim 27, wherein the means for generating the credit validation response includes:

means for determining that the applicant is approved for a line of credit with the credit card issuer;

means for generating credit information associated with the line of credit, wherein the credit information includes at least one of a credit limit, an account number associated with the line of credit; interest rate information associated with the line of credit, terms and conditions associated with the line of credit; and

means for including the credit information in the credit validation response.

29. The system of claim 27, wherein the means for generating the credit validation response includes:

means for determining that the applicant is not approved for a line of credit associated with the credit card issuer; and

means for including in the credit validation response an indication that the applicant is not approved to obtain a line of credit from the credit card issuer.

30. A computer-readable medium including instructions for performing a method of obtaining a credit card driver's license, when executed by a processor, the method comprising:

receiving a request from an applicant to obtain a credit card driver's license;

receiving credit information from the applicant;

transferring the credit information to a credit card issuer;

receiving an approval response indicating the applicant's ability to obtain a line of credit from the credit card issuer; and

creating a credit card driver's license product for the applicant based on the approval response, wherein the credit card driver's license product may be used as a license for operating a motor vehicle and as a credit card to purchase goods and services.

31. The computer-readable medium of claim 30, wherein the method further comprises:

charging fees to a line of credit associated with the applicant's credit card driver's license, wherein the fees are associated with processing fees for obtaining a driver's license.

32. The computer-readable medium of claim 30, wherein the method further comprises:

using the credit card driver's license product by the applicant to pay for goods and services at merchant sites that accept credit cards issued by the credit card issuer.

33. A computer-readable medium including instructions for performing a method for obtaining a credit card driver's license, when executed by a processor, the method comprising:

receiving a request from an applicant to obtain a driver's license credit card product at a local driver's license issuing ("DMV") site;

forwarding the request to a central DMV site;

determining whether the central DMV site is capable of processing the request;

transmitting the request to a credit card issuer if the central DMV site is not capable of processing the request;

transmitting a response from the central DMV site to the local DMV site if the central DMV site is capable of processing the request, wherein the response includes information indicating whether or not the applicant is approved to obtain a line of credit from the credit card issuer; and

creating, at the local DMV site, a credit card driver's license product for the applicant based on the response received from the central DMV site, wherein the credit card driver's license product may be used as a license for operating a motor vehicle and as a credit card to purchase goods and services.

34. The computer-readable medium of claim 33, wherein forwarding the request to a central DMV site includes:

determining whether the local DMV site is capable of processing the request; and  
forwarding the request to a central DMV site based on the determination that the local DMV site is not capable of processing the request.

35. The computer-readable medium of claim 34, wherein determining whether the local DMV site is capable of processing the request includes:

checking a local DMV database to determine whether the applicant is approved for a credit line associated with the credit card issuer.

36. The computer-readable medium of claim 33, wherein determining whether the central DMV site is capable of processing the request includes:

checking a central DMV database to determine whether the applicant is approved for a credit line associated with the credit card issuer.

37. The computer-readable medium of claim 33, wherein the method further comprises:

charging fees to a line of credit associated with the applicant's credit card driver's license product, wherein the fees are associated with processing fees for obtaining a driver's license.

38. The computer-readable medium of claim 33, wherein the response further includes information indicating that a credit line associated with the driver's license credit card product is activated, the method further comprising:

notifying the applicant that the credit line is activated.

39. A computer-readable medium including instructions for performing a method, when executed by a processor, of processing requests for a driver's license credit card product that functions as a license to operate a motor vehicle and a credit card, the method comprising:

receiving a credit validation request associated with an applicant applying for a credit card driver's license at a driver's license issuing ("DMV") site;

determining whether the applicant is approved for a line of credit associated with a credit card issuer based on information included within the credit validation request;

generating a credit validation response, wherein the credit validation response includes information indicating whether or not the applicant was approved for a line of credit with the credit card issuer; and

sending the credit validation response to the DMV site.

40. The computer-readable medium of claim 39, wherein generating the credit validation response includes:

determining that the applicant is approved for a line of credit with the credit card issuer;

generating credit information associated with the line of credit, wherein the credit information includes at least one of a credit limit, an account number associated with the line of credit; interest rate information associated with the line of credit, terms and conditions associated with the line of credit; and

including the credit information in the credit validation response.

41. The computer-readable medium of claim 39, wherein generating the credit validation response includes:

determining that the applicant is not approved for a line of credit associated with the credit card issuer; and

including in the credit validation response an indication that the applicant is not approved to obtain a line of credit from the credit card issuer.

42. A method of obtaining a multi-purpose credit card product, comprising:  
receiving, at an identification card issuing entity, a request from an applicant to obtain a multi-purpose identification credit card;  
receiving credit information from the applicant;  
transferring the credit information to a credit card issuer;  
receiving an approval response indicating the applicant's ability to obtain a line of credit from the credit card issuer; and  
creating, at the identification card issuing entity, a multi-purpose identification credit card product for the applicant based on the approval response, wherein the multi-purpose identification credit card product may be used as a credit card to purchase goods and services and as an authorized identification card associated with the identification card issuing entity.

43. The method of claim 42, wherein the identification card issuing entity includes a government agency that distributes food vouchers to authorized applicants, and wherein the method further includes:

using, by the applicant, the multi-purpose identification credit card product to purchase selected food items that are authorized for purchase by the government agency.

44. The method of claim 42, wherein the identification card issuing entity includes one of a government agency that distributes food vouchers to authorized applicants, a driver's license issuing site, an educational institution that provides student identification cards, a library and an authorized entity that provides passports, and wherein the method further comprises:

charging fees to a line of credit associated with the applicant's multi-purpose identification credit card product, wherein the fees are associated with the processing fees for obtaining an identification card at the identification card issuing entity.

45. A computer-readable medium, including instructions for performing a method, when executed by a processor, for obtaining a multi-purpose credit card product, the method comprising:

receiving, at an identification card issuing entity, a request from an applicant to obtain a multi-purpose identification credit card;

receiving credit information from the applicant;

transferring the credit information to a credit card issuer;

receiving an approval response indicating the applicant's ability to obtain a line of credit from the credit card issuer; and

creating, at the identification card issuing entity, a multi-purpose identification credit card product for the applicant based on the approval response, wherein the multi-purpose identification credit card product may be used as a credit card to purchase goods and services and as an authorized identification card associated with the identification card issuing entity.

46. The computer-readable medium of claim 45, wherein the identification card issuing entity includes a government agency that distributes food vouchers to authorized applicants, and wherein the method further includes:

using, by the applicant, the multi-purpose identification credit card product to purchase selected food items that are authorized for purchase by the government agency.



47. The computer-readable medium of claim 45, wherein the identification card issuing entity includes one of a government agency that distributes food vouchers to authorized applicants, a driver's license issuing site, an educational institution that provides student identification cards, a library and an authorized entity that provides passports, and wherein the method further comprises:

charging fees to a line of credit associated with the applicant's multi-purpose identification credit card product, wherein the fees are associated with the processing fees for obtaining an identification card at the identification card issuing entity.